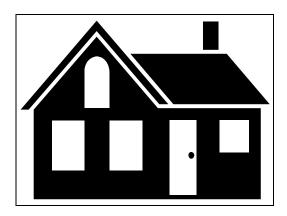# Board of Governors of the Federal Reserve System

Home Mortgage Disclosure Act

Federal Reserve Board, 20th & Constitution Avenue, N.W., Stop #N502, Washington, DC 20551 (202) 452-2016

File Specifications For 2003 HMDA data

Federal Deposit Insurance Corporation (FDIC)
National Credit Union Association (NCUA)
Office of the Comptroller of the Currency (OCC)
Office of Thrift Supervision (OTS)

Reporting Changes For 2003 HMDA Files

Introduction

Following a review of Regulation C by the Board of Governors of the Federal Reserve System (Board), they approved a final rule that postponed the effective date of the recent amendments to Regulation C from January 1, 2003 to January 1, 2004.

The Board, however, adopted an interim amendment to Regulation C to be effective January 1, 2003 that mandates the use of 2000 Census data in HMDA reporting. Given the many changes that have occurred since the 1990 Census, use of 2000 census tracts and demographics will produce more accurate and useful data in the HMDA disclosure statements and aggregate reports. Note that the 2000 Census assigned census tract numbers to <u>all</u> areas, eliminated Block Numbering Areas (BNAs), and changed the referencing of Metropolitan Statistical Area (MSA) to Metropolitan Area (MA). Any mortgage application taken in a year previous to 2003 but with the date of action in 2003 must be geocoded using 2000 Census information. (The move to using 2000 Census information does not change the start, end, and length of columns in the 2003 file specifications.)

BE REMINDED -- If you are a bank or savings association that is also required to report CRA data, you must fully geocode the property location on your HMDA data.

File Specifications For 2003 HMDA Data

Introduction

The following information describes the format used when sending automated HMDA data to the Board of Governors of the Federal Reserve System. These formats should only be used to send data to the Board if you are a FDIC, NCUA, OCC or OTS reporter.

General Information for PC Diskette, CD-ROM and Cartridge Tape

All records are 314 characters in length and contain the following:

- The Transmittal Sheet has 16 elements comprising 207 characters and filler comprising 107 characters of blanks.

- The Loan/Application Register has 26 elements comprising 103 characters and filler comprising 211 characters of blanks.

PC Diskette and CD-ROM Format Information

PC Diskette and CD-ROM Format Characteristics

HMDA data submitted via diskette or CD-ROM must adhere to the following specifications:

1. The diskette or CD-ROM must be formatted for IBM compatible personal computers. The following diskette and CD-ROM formats will be accepted:

    - For diskette: 3-1/2 high density, 1.44M formatted capacity
    - For CD-ROM: CD-R or equivalent recordable compact disc

2. The HMDA data should be contained in a file named: HMDA.DAT

    - The file must be the only file on the diskette or CD-ROM.

    - The file may contain HMDA records for multiple respondents that must be sorted in Respondent-ID, Record Type order.

    - If a HMDA file will not fit on one diskette or CD-ROM, it must be split into multiple files (each named HMDA.dat) using separate diskettes or CD-ROMs. The HMDA Transmittal Sheet should only be included on the first diskette or CD-ROM.

3. The HMDA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX) characters at the end of each record. There should not be an end-of-file mark on the file.

4. The record format is fixed; the fields contained in the record must not be delimited. In addition, the record must not be enclosed in quotes.

5. Numeric fields on HMDA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.

6. The PC diskette(s) or CD-ROM should be labeled with information containing the Reporter's name, identification number, agency code, processing year, contact name, phone number, number of diskettes or CD-ROMs (e.g., 1 of 3), number of LAR records, and any other pertinent information.

7. All diskettes or CD-ROMs submitted should be virus-free.

8. The diskette and CD-ROM will contain two types of records:

    > 1 = Transmittal Sheet
    > 2 = LAR Register Data

9. No zip file(s) will be accepted.

10. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

Internet Email and File Encryption Information

Instructions for Internet Email submission and File Encryption

The following information describes the procedures for a successful HMDA Internet submission via Internet Email. Also included are the procedures for encrypting your HMDA submission if the file is generated outside of the HMDA FFIEC Data Entry Software.

Internet Email

- Download a free copy of the HMDA Data Entry Software at www.ffiec.gov/hmda.

- After successful installation of the software, open the software. Initial access into the software will require a Transmittal Sheet to be completed in its entirety.

- Following the completion of the submission, perform a Batch Edit prior to Exporting the data. If errors are detected, print an Error Report to identify the loan/application records in error and correct the erroneous data. HMDA data containing errors cannot be exported to a regulator via email.

- Once the submission is error free, choose the Export option from the Front Page. A message will appear titled "Did you know?", click "Close".

- For export options, choose the second option, "To Regulatory Agency Via Internet Email" and click "OK".

- Located in the center is the file path indicating the file that will be attached to the email submission. **The file path is: C:\HMDAW\int\hmdaencr.enc.** Confirm the current year submission and choose "Begin".

- A warning message will appear containing pertinent submission contact information. If this information is correct, choose "Continue". If the information is incorrect, choose "Cancel" and correct the information.

- The Export Status will create the exported file to the path stated above. A message box, titled "HMDA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the email address for your submission. "Close" the box. You have successfully created the **HMDAENCR.ENC** file for Internet submission.

- Address the email for submission with the correct email address stated in the printed message above. Note: The email address is agency specific. Be sure to send your submission to the email address for your Institution's regulatory agency.

  In the subject line of the email type the following information:
  - Respondent ID
  - Agency Code
  - Initial Submission or Complete Resubmission

  In the body of the email type the following information:
  - Institution Name
  - Contact Name
  - Contact Phone
  - # of LAR being submitted

ATTACH the following file to the email: C:\HMDAW\int\hmdaencr.enc and send the file.

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save this email for future reference. If you do not receive a response within 48 hours, contact **hmdahelp@frb.gov or** the HMDA Assistance Line at **202-452-2016.** All inquiries regarding HMDA should include the following information:

  - Respondent ID
  - Agency Code
  - Institution Name
  - Contact Name and Phone and/or Email

File Encryption

- Institutions utilizing other vendor's software for HMDA reporting can still take advantage of the Internet Email option.

  - After successful download of the HMDA Data Entry Software from the FFIEC HMDA website at www.ffiec.gov/hmda , you must install the FFIEC HMDA Internet Submission encryption component.

  - Click on the HMDAinstall.exe.
    - You will receive a Welcome screen , click "Next".
    - Select Destination Directory. C:\HMDAW, click "Next".
    - Click ONLY the "Internet Submission Software" (You must deselect the other four options), click "Next".
    - Ready to Install.
    - Installation Completed.

  - After successful installation of the encryption component, Click on "Start", "Programs", "HMDA", "Internet Submission Software". A warning message will appear to inform you that this software does not connect to the internet. Click "OK" to continue.

  - Next you will need to locate your HMDA data file for encryption. If you are using a software package other than the FFIEC Data Entry Software, your data file may be named something other than HMDA.DAT. Please refer to your vendor documentation to determine the name and file location of your HMDA data file.

  - Click the "Begin Process" button to start the encryption process. Once the process is completed, a new file named **HMDAENCR.ENC** will be created. **The file path is: C:\HMDAW\int\hmdaencr.enc.** A message box, titled "HMDA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the email address for your submission. "Close" the box. You have successfully created the **HMDAENCR.ENC** file for Internet submission.

- Address the email for submission with the correct email address stated in the printed message above. Note: The email address is agency specific. Be sure to send your submission to the email address for your Institution's regulatory agency.

In the subject line of the email type the following information:
- Respondent ID
- Agency Code
- Initial Submission or Complete Resubmission

In the body of the email type the following information:
- Institution Name
- Contact Name
- Contact Phone
- # of LAR being submitted

ATTACH the following file to the email: C:\HMDAW\int\hmdaencr.enc and send the file.

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save this email for future reference. If you do not receive a response within 48 hours, contact **hmdahelp@frb.gov or** the HMDA Assistance Line at **202-452-2016.** All inquiries regarding HMDA should include the following information:

  - Respondent ID
  - Agency Code
  - Institution Name
  - Contact Name and Phone and/or Email

Cartridge Tape Format Information

Cartridge Tape Format Characteristics

HMDA data submitted via Cartridge Tape must adhere to the following specifications:

1. Tape Label: All Tapes MUST be non-labeled

2. Record Format: Fixed Block

3. Blocksize: 24,178

4. Record Length: 314

5. File Organization: Physical Sequential

6. Tape Density: 3480, 3490, or 3490E IBM Compatible Cartridges; non-compressed. (No other type will be accepted.)

7. Data Format: EBCDIC

8. The tape must contain three types of records:

   0 = File Identifier
   1 = Transmittal Sheet
   2 = LAR Register Data

9. End of file marker should be included

10. A tape should be accompanied with a document containing the respondent's name; identification number and agency code; record length; block size; contact name; phone number; number of LAR records; and any other pertinent information.

11. An institution's entire HMDA file must be placed on one cartridge unless it is too large and requires additional cartridges. Therefore, if there are other departments or branches collecting HMDA data for a specific institution, the entire report should be combined into one submission prior to mailing it. If additional cartridges are required because the file is too large, the file identifier and transmittal sheet should be included on all the cartridges.

12. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

File Identifier

(INCLUDE THE FILE IDENTIFIER WITH CARTRIDGE TAPE SUBMISSIONS ONLY)

The Start, End, and Length columns are in BYTES. The Data Type should be alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 0
02. Filler	2	15	14	AN	Blank
03. Source ID	16	16	1	N	Values are 1=OCC, 3=FDIC, OTS=4, or 5=NCUA
04. Filler	17	23	7	AN	Blank
05. Transmission Timestamp	24	35	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2004, at 1:30 p.m. would be 200401171330)
06. Filler	36	45	10	AN	Blank
07. Series ID	46	49	4	AN	Four character acronym = HMDA
08. Filler	50	50	1	AN	Blank
09. File Status	51	51	1	AN	P = Production; T = Test
10. Filler	52	63	12	AN	Blank
11. Activity Year	64	67	4	N	Four digit year (e.g., 2003)
12. Filler	68	314	247	AN	Blank

Transmittal Sheet

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right-justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 1
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right-justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, 4=OTS, or 5=NCUA
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2004, at 1:30 pm would be 200401171330)
05. Transaction Code	25	25	1	N	Values are 1 = Delete, 2 = Add, or 3 = Revise
06. Activity Year	26	29	4	N	Four digit year (e.g., 2003)
07. Respondent Name	30	59	30	AN	Left-justified and all upper case
08. Respondent Address	60	99	40	AN	Left-justified
09. Respondent City	100	124	25	AN	Left-justified
10. Respondent State	125	126	2	AN	Postal Code abbreviation
11. Respondent Zip Code	127	136	10	AN	Format is 99999 left-justified or 99999-9999
12. Contact Person's Name	137	166	30	AN	For report questions
13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999
14. Tax ID	179	188	10	AN	Format is 99-9999999
15. Total Line Entries	189	195	7	N	The number of line entries contained in the accompanying Loan Application Register
16. Contact Person's Facsimile Number	196	207	12	AN	Format is 999-999-9999
17. Filler	208	314*	107	AN	Blank

*CRLF (0D0A)   Carriage Return/Line Feed for PC diskette or CD-ROM reporting only

Loan/Application Register

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N."
Numeric N fields are unpacked, unsigned, and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 2
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right-justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, 4=OTS, or 5=NCUA
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 18, 2004, at 1:30 pm would be 200401181330)
05. Transaction Code	25	25	1	N	Values are 1 = Delete, 2 = Add, or 3 = Revise
06. Loan/Application Number	26	50	25	AN	Unique identifier across the home office and branch sites
07. Date Application Received	51	58	8	AN	Format is ccyymmdd or NA left-justified
08. Loan Type	59	59	1	N	Values are 1, 2, 3, or 4
09. Loan Purpose	60	60	1	N	Values are 1, 2, 3, or 4
10. Owner Occupancy	61	61	1	N	Values are 1, 2, or 3
11. Loan Amount	62	66	5	N	Rounded to the nearest thousand with leading zeros and without commas
12. Type of Action Taken	67	67	1	N	Values are 1, 2 ,3, 4, 5, or 6
13. Date of Action	68	75	8	AN	Format is ccyymmdd
14. MSA	76	79	4	AN	FIPS code with leading zeros or NA left-justified
15. State Code	80	81	2	AN	FIPS code with leading zeros or NA left-justified
16. County Code	82	84	3	AN	FIPS code with leading zeros or NA left-justified
17. Census Tract	85	91	7	AN	Include decimal point and any leading or trailing zeros or NA left-justified

Loan/Application Register (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
18. Applicant Race	92	92	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
19. Co-Applicant Race	93	93	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
20. Applicant Sex	94	94	1	N	Values are 1, 2, 3, or 4
21. Co-applicant Sex	95	95	1	N	Values are 1, 2, 3, or 4
22. Applicant Income	96	99	4	AN	Rounded to the nearest thousand with leading zeros and without commas or NA left-justified
23. Type of Purchaser	100	100	1	N	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9
24. Denial Reason: 1	101	101	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank**
25. Denial Reason: 2	102	102	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
26. Denial Reason: 3	103	103	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
27. Filler	104	314*	211	AN	Blank

*CRLF (0D0A)   Carriage Return/Line Feed for PC diskette or CD-ROM reporting only

**   Institutions regulated by the OCC or OTS must report at least one reason on their denied applications. Therefore, the first denial reason field cannot be blank.